

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
CHRZANOWSKI, MICHAEL JOHN	§	Case No. 05-37576
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 0 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 PM on 11/02/2010 in Courtroom 644,

United States Courthouse
219 S. Dearborn Street
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: _____
Clerk, U.S. Bankruptcy Court

*JOSEPH E. COHEN
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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CHRZANOWSKI, MICHAEL JOHN § Case No. 05-37576
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	183,832.04
<i>and approved disbursements of</i>	\$	143,221.25
<i>leaving a balance on hand of¹</i>	\$	40,610.79

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: JOSEPH E. COHEN</u>	\$ 12,441.70	\$ 41.59
<u>Attorney for trustee: Cohen & Krol</u>	\$ 3,261.75	\$ 0.00
<u>Appraiser:</u>	\$	\$
<u>Auctioneer:</u>	\$	\$
<u>Accountant: Popowcer Katten Ltd.</u>	\$ 1,032.00	\$ 0.00
<u>Special Attorney for trustee:</u>	\$	\$
<u>Charges:</u>	\$	\$
<u>Fees:</u>	\$	\$
<u>Other:</u>	\$	\$
<u>Other:</u>	\$	\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 92,983.69 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Fifth Third Bank</u>	<u>\$ 2,191.83</u>	<u>\$ 561.86</u>
	<u>Discover Bank/Discover</u>		
<u>000002</u>	<u>Financial Services</u>	<u>\$ 3,097.94</u>	<u>\$ 794.14</u>
	<u>Discover Bank/Discover</u>		
<u>000003</u>	<u>Financial Services</u>	<u>\$ 2,003.69</u>	<u>\$ 513.63</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Discover Bank/Discover</i>		
<u>000004</u>	<u>Financial Services</u>	<u>\$ 2,699.11</u>	<u>\$ 691.90</u>
<u>000005</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 2,839.64</u>	<u>\$ 727.92</u>
<u>000006</u>	<u>First National Bank of Omaha</u>	<u>\$ 6,658.98</u>	<u>\$ 1,706.99</u>
<u>000007</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 3,271.30</u>	<u>\$ 838.58</u>
<u>000008</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 4,884.17</u>	<u>\$ 1,252.03</u>
<u>000009</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 3,158.42</u>	<u>\$ 809.64</u>
<u>000010</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 7,420.37</u>	<u>\$ 1,902.17</u>
<u>000011</u>	<u>MBNA America Bank NA</u>	<u>\$ 44,697.14</u>	<u>\$ 11,457.83</u>
<u>000012</u>	<u>Citibank (South Dakota) N.A.</u>	<u>\$ 10,061.10</u>	<u>\$ 2,579.10</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 0.00 .

Prepared By: /s/JOSEPH E. COHEN
TRUSTEE

*JOSEPH E. COHEN
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 05-37576

User: dpruitt
Form ID: pdf006

Page 1 of 1
Total Noticed: 24

Date Rcvd: Oct 06, 2010

The following entities were noticed by first class mail on Oct 08, 2010.

db +Michael John Chrzanowski, 4622 S Washtenaw Avenue, Chicago, IL 60632-1945
 aty +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison Street #1100, Chicago, IL 60602-4600
 aty +Joseph E Cohen, Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
 aty +Linda M Kujaca, Law Office of Deborah K. Ebner, 11 E. Adams, Suite 904, Chicago, IL 60603-6306
 aty +Xiaoming Wu, Ledford & Wu, 200 S Michigan Ave Ste 209, Chicago, IL 60604-2406
 tr +Joseph E Cohen, Tr., Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
 9826881 +AT&T Universal Card, PO Box 688908, Des Moines, IA 50368-8908
 9826880 Americas Servicing Company, PO Box 10388, Des Moines, IA 50306-0388
 9826882 Bank of America, PO Box 1758, Newark, NJ 07101
 9826884 +Chase, PO Box 15153, Wilmington, DE 19886-5153
 9826883 +Chase, PO Box 15651, Wilmington, DE 19886-5651
 10594192 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Ave, Suite 900, Seattle, WA 98121-2339
 10706064 Citibank (South Dakota) N.A., Exception Payment Processing, P O BOX 6305, The Lakes, NV 88901-6305
 9826885 +Citicards, PO Box 688912, Des Moines, IA 50368-8912
 9826887 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 38 Fountain Sq. Plaza, Cincinnati, OH 45263)
 9826889 +FNB Omaha, 1620 Dodge Street, Omaha, NE 68197-0003
 10583873 +Fifth Third Bank, 1850 E Paris Ave SE, MD#ROPS05/Bankruptcy, Grand Rapids MI 49546-6253
 9826888 +First National Bank, PO Box 2951, Omaha, NE 68103-2951
 10596634 +First National Bank of Omaha, 1620 Dodge St, Omaha, Nebraska 68197-0002
 9826890 +Harris Bank, Bankcard Services, PO Box 15026, Wilmington, DE 19850-5026
 9826891 eCAST Settlement Corporation, assignee of HSBC Bank Nevada NA/HSBC Car, POB 35480 Newark, NJ 07193
 10831773 eCAST Settlement Corporation assignee of, HSBC Bank Nevada NA / HSBC Card, Services III, POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Oct 07, 2010.

10592323 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 07 2010 03:55:11
 Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026
 9826886 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 07 2010 03:55:11 Discover Financial,
 PO Box 30395, Salt Lake City, UT 84130-0395

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9826892 ##+MBNA America Bank NA, Mailstop DES-014-02-03, PO Box 15168, Wilmington, DE 19850-5168
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2010

Signature: _____

Joseph Speetjens